

**Payment history** **100%**

● Excellent | High impact

---

**Credit card usage** **82%**

● Needs work | High impact

---

**Derogatory marks** **0**

● Excellent | High impact

---

**Credit age** **5 yrs, 8 mos**

● Fair | Medium impact

---

**Total accounts** **18**

● Fair | Low impact

---

**Hard inquiries** **1**

● Good | Low impact

Affidavit for Financial Urgency Exhibit 1 [Unredacted]



Display by **Equifax** ✓

# 651

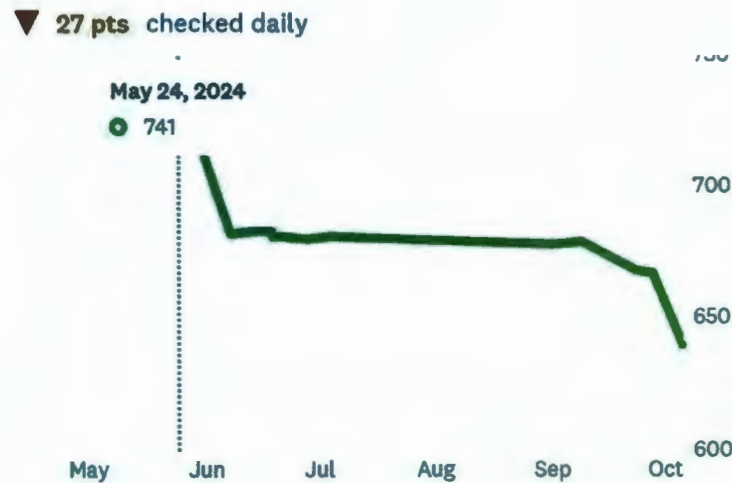
Fair



Display by **TransUnion** ✓

# 640

Fair



## Summary

-  **\$72,868** Credit cards
-  **\$0** Collections
-  **\$0** Student loans
-  **\$122,128** Personal loans
-  **\$8,025** Auto loans
-  **\$366,342** Home loans

Net Worth

**\$0**

TransUnion

**640**

▼ 27 pts today



Fair

Equifax

**651**

— No change



Fair



**Subject:** Your account may have insufficient funds  
**From:** Bank of America <onlinebanking@ealerts.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Thursday, October 17, 2024 8:24:57 PM GMT-04:00  
**Date Received:** Thursday, October 17, 2024 8:24:58 PM GMT-04:00

**BANK OF AMERICA** 



## Your account may have insufficient funds

On October 16, 2024, you didn't have enough money in your **Ryan Main account ending in 6512** to cover your transaction(s).

Balance after transaction(s) and fees:	<b>-\$66.30</b>
Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$176.00</b>
Transaction paid?	<b>Yes</b>
Fee	<b>\$10.00</b>

Check your balance. If it's negative, make a deposit right

Exhibit 1: Defaulting Emails and Letters

**Subject:** Your account may have insufficient funds  
**From:** Bank of America <onlinebanking@ealerts.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Friday, October 18, 2024 7:25:51 PM GMT-04:00  
**Date Received:** Friday, October 18, 2024 7:25:53 PM GMT-04:00



## Your account may have insufficient funds

On October 17, 2024, you didn't have enough money in your **Ryan Main account ending in 6512** to cover your transaction(s).

Balance after  
transaction(s) and fees: **-\$262.49**

Transaction type **ELECTRONIC  
PAYMENT**

Amount **\$986.19**

Transaction paid? **Yes**

Fee **\$10.00**

Check your balance. If it's negative, make a deposit right

Exhibit 1: Defaulting Emails and Letters



**Subject:** Your account may have insufficient funds  
**From:** Bank of America <onlinebanking@ealerts.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Tuesday, October 22, 2024 8:32:58 PM GMT-04:00  
**Date Received:** Tuesday, October 22, 2024 8:32:59 PM GMT-04:00



## Your account may have insufficient funds

On October 21, 2024, you didn't have enough money in your **Ryan Main account ending in 6512** to cover your transaction(s).

Balance after transaction(s) and fees:	\$41.09
Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$83.00</b>
Transaction paid?	<b>No</b>
Fee	<b>\$0.00</b>

Check your balance. If it's negative, make a deposit right

**Subject:** Your account may have insufficient funds  
**From:** Bank of America <onlinebanking@ealerts.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Friday, October 25, 2024 10:30:17 PM GMT-04:00  
**Date Received:** Friday, October 25, 2024 10:30:18 PM GMT-04:00



## Your account may have insufficient funds

On October 24, 2024, you didn't have enough money in your **Ryan Main account ending in 6512** to cover your transaction(s).

Balance after transaction(s) and fees:	\$41.09
Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$461.00</b>
Transaction paid?	<b>No</b>
Fee	<b>\$0.00</b>

Check your balance. If it's negative, make a deposit right





Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

October 26, 2024



CAROLINE M DILLON  
1334 MAPLE AVE  
ESSEX, MD 21221

000013392  
P103

Account ending in: 8846  
Creditor: Capital One N.A.  
Account balance: \$3,511.58  
- Past due amount: \$156.00

Dear CAROLINE M DILLON,

We're writing to you about your Capital One® credit card account. According to our records, your account ending in 8846 is past due.

Account Balance: \$3,511.58  
Past Due Amount: \$156.00  
Creditor to whom the debt is owed: Capital One N.A.

***Unless you, within 30 days after receiving this notice, dispute the validity of this debt, or any portion thereof, we will assume that this debt is valid. If you notify us in writing within 30 days after receiving this notice that this debt, or any portion thereof, is disputed, we will obtain verification of the debt and provide it to you.***

Please include your full name, your full address, and the last four digits of your account number, listed above, in any written communications. You can send this to us by:

Mail:  
Capital One  
P.O. Box 30248  
Salt Lake City, UT 84130-0248

Fax:  
1-877-388-1737

The account balance and past due amount above may change, based on account usage, fees, interest charges, or payments that you've made. Please check your most recent card statement for your minimum payment due.

If you have any questions, please contact one of our experienced Customer Service representatives at 1-800-955-6600.

Sincerely,

Capital One

**NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

© 2024 Capital One. Capital One is a federally registered service mark.

IF0130/671dff53b2e754614113113a/P:Y 1/QA-1

**Subject:** Your account may have insufficient funds  
**From:** Bank of America <onlinebanking@ealerts.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Tuesday, October 29, 2024 4:27:37 PM GMT-04:00  
**Date Received:** Tuesday, October 29, 2024 4:27:39 PM GMT-04:00



## Your account may have insufficient funds

On October 28, 2024, you didn't have enough money in your **Ryan Main account ending in 6512** to cover your transaction(s).

Balance after transaction(s) and fees:	\$41.09
Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$594.03</b>
Transaction paid?	<b>No</b>
Fee	<b>\$0.00</b>

Check your balance. If it's negative, make a deposit right





USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, Texas 78288

## DEBT VALIDATION NOTICE

October 29, 2024

Dear Ryan Wagner,

USAA is committed to keeping you informed about important information regarding your account.

The following account is past due. The state of Maryland requires us to notify you of your right to dispute the debt you owe.

Type:	Credit Card Debt
Credit card ending in:	3651
Total balance owed:	\$20,182.29 as of October 29, 2024
Creditor:	USAA Savings Bank

### How to Submit a Written Dispute

We will assume this debt is valid unless you dispute the validity of it, or any portion of it, in writing within 30 days of receipt of this notice. Fax your written dispute to 800-531-5717, Attn: VRIDBT, or mail it to:

Attn: VRIDBT  
USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288-0544

If you notify us in writing within 30 days after receipt of this notice that the debt or any portion of it is disputed, we'll provide you or your attorney verification of the debt, such as copies of the agreement you signed, account statements or similar records, and a copy of any judgment we may have obtained.

Thank you for allowing us to serve you.

Sincerely,

Martin J. Wiggins  
Assistant Vice President, Member Debt Solutions  
USAA Federal Savings Bank

USAA is required by the laws in some states to inform you that this communication is from a debt collector attempting to collect a debt, and any information obtained will be used for that purpose.

Online: [usaa.com](https://usaa.com)  
012649088

Phone: 800-531-0533 (TTY: 711/TRS)  
Mon. - Thurs. 7 a.m. - 10 p.m.; Fri. - Sat. 7 a.m. - 5:30 p.m. CT

500987-0623

1 of 1

Exhibit 1: Defaulting Emails and Letters

**Subject:** Your credit limit has been exceeded  
**From:** American Express MyCredit Guide <noreply@mycredit-guide.americanexpress.com>  
**To:** "amazon@mxt3.com" <amazon@mxt3.com>  
**Date Sent:** Wednesday, October 30, 2024 7:27:02 AM GMT-04:00  
**Date Received:** Wednesday, October 30, 2024 7:27:03 AM GMT-04:00

One of your credit cards is over its limit

AMERICAN  
EXPRESS

MyCredit Guide

Card over limit

## You've exceeded your card limit

Review your credit file



LOG IN

Dear RYAN WAGNER,

Your credit file has been changed.

<b>Change:</b>	Card Over Limit
<b>Company:</b>	USAA FEDERAL SAVINGS B
<b>Reported by:</b>	Experian

### What does this mean?

One of your credit cards is over its maximum limit. Spending more than your credit limit allows can negatively impact your FICO® Score, particularly if you allow it to carry over in to

Exhibit 1: Defaulting Emails and Letters



**Subject:** Your Automatic BGE Bill Payment  
**From:** no-reply@bge.com  
**To:** ryan@mxt3.com  
**Date Sent:** Saturday, November 2, 2024 12:11:54 PM GMT-04:00  
**Date Received:** Saturday, November 2, 2024 12:11:54 PM GMT-04:00



Hello Ryan Wagner,

Account ending in 3079297842

This is a reminder that you have an automated payment scheduled for:

Payment Amount: **\$281.00**

Payment Date: **11/25/2024**

To view or change this payment online, please [sign in to your BGE online account](#). This payment will not be affected by unenrolling from the Automatic Payment Program or updating your automatic payment settings. Your updates will be reflected on future bills.

If you have a question regarding this email, please contact us at [Mybillingrep@bge.com](mailto:Mybillingrep@bge.com); please include your BGE account number and your question.

Thank you for being a valued BGE customer!



[Download the BGE mobile app](#)  
to easily manage your account on the go.

This email is generated automatically. Please do not respond to this message.

Need to get in touch? [Contact Us](#)

Exhibit 1: Defaulting Emails and Letters

**Subject:** [Action Required] Urgent information about your personal loan payment  
**From:** SoFi <no-reply@o.sofi.org>  
**To:** ryan@mxt3.com  
**Date Sent:** Wednesday, November 6, 2024 2:37:44 PM GMT-05:00  
**Date Received:** Wednesday, November 6, 2024 2:37:45 PM GMT-05:00



**LOG IN**

Loan: PA-1278581

Hi Ryan,

We wanted to let you know that your most recent SoFi personal loan payment in the amount of \$594.03, was returned unpaid by your financial institution due to insufficient or unavailable funds.

**What do I need to do?**

Please visit our mobile app or log in to your account by clicking the button below to verify your bank account information and schedule a replacement payment. If you need assistance or have any questions, please call us at [844.975.7634](tel:844.975.7634) and one of our representatives will be happy to help you get things back on track.

**Log In**

Sincerely,  
SoFi Servicing Team  
**855.456.7634**

Exhibit 1: Defaulting Emails and Letters

**Subject:** Loan Re-amortization Notification  
**From:** SoFi <no-reply@o.sofi.org>  
**To:** ryan@mxt3.com  
**Date Sent:** Wednesday, November 6, 2024 6:04:40 AM GMT-05:00  
**Date Received:** Wednesday, November 6, 2024 6:04:42 AM GMT-05:00



**LOG IN**

11/06/2024

Personal Loan: PA-1278581

Hi Ryan,

We wanted to follow up with you regarding a notice you received from SoFi, letting you know that your Personal Loan lump-sum payment was returned unpaid by your bank.

**What happened?**

After receiving your payment, your loan was re-amortized; this was before we received notice from your financial institution that your payment was returned.

**What does this mean?**

This means your loan schedule and new monthly payment amount was re-calculated based on your ultimately returned lump-sum payment. The sum of your returned payment lowered your loan's principal balance, which resulted in a lower monthly payment—which means you are paying less in error.

To avoid leaving an unpaid balance due at the end of your loan's maturity, we conducted a new re-amortization to adjust your payment schedule and increase your monthly payment amount to get you back on track.

Exhibit 1: Defaulting Emails and Letters



**Your new payment amount is: \$597.69**

If you have auto-pay set up for your loan, please be aware this new payment will be automatically deducted each month.

To view your account details and payment information, simply log in to your SoFi account online or directly from our mobile app.

Login

**How can I get in touch if I have questions?**

We want to be sure you fully understand your new loan schedule. If you have any questions at all, please don't hesitate to contact us using the information below.

Sincerely,  
SoFi Servicing



Email Customer  
Service



Give us a call  
855.456.SoFi (7634)



M - Th 5am - 7pm PST  
F - Su 5am - 5pm PST



This message was sent to ryan@mxt3.com in reference to Case #: 28237202

SoFi values your privacy and the security of your personal information so please do not include your social security number in any email or letter that you send to us.

SoFi loans are serviced by SoFi Bank, N.A. or an affiliate, Licensed by the Department of Business Oversight under the California Financing Law License No. 6054612. NMLS #1121636. 2750 East Cottonwood Parkway #300, Cottonwood Heights, Utah 84121. Terms and Conditions apply. See [SoFi.com/legal/licenses](https://sofi.com/legal/licenses) for details.

SoFi 234 1st Street San Francisco, CA 94105

[Legal](#) | [Privacy](#) | [Contact Us](#)

Exhibit 1: Defaulting Emails and Letters

**Subject:** Your account may have insufficient funds  
**From:** Bank of America <onlinebanking@ealerts.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Thursday, November 7, 2024 3:13:29 PM GMT-05:00  
**Date Received:** Thursday, November 7, 2024 3:13:30 PM GMT-05:00



## Your account may have insufficient funds

On November 06, 2024, you didn't have enough money in your **Ryan Main account ending in 6512** to cover your transaction(s).


Balance after transaction(s) and fees:	<b>-\$249.91</b>
Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$2,519.17</b>
Transaction paid?	<b>No</b>
Fee	<b>\$0.00</b>


Check your balance. If it's negative, make a deposit right

Exhibit 1: Defaulting Emails and Letters

**Subject:** Needs Attention: Pay Your Past Due USAA Insurance Bill  
**From:** USAA <USAA.Customer.Service@mailcenter.usaa.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Friday, November 8, 2024 2:33:28 AM GMT-05:00  
**Date Received:** Friday, November 8, 2024 2:33:29 AM GMT-05:00

To ensure delivery to your inbox, please add [USAA.Customer.Service@mailcenter.usaa.com](mailto:USAA.Customer.Service@mailcenter.usaa.com) to your address book.



**USAA SECURITY ZONE**  
Ryan  
Wagner  
USAA # ending in: 9088

## Make a Payment Today

Dear Ryan Wagner,

We want to remind you that your insurance payment is past due:

<b>Due date:</b>	November 5, 2024
<b>Minimum amount due:</b>	\$271.31

Pay Bill


Running late this month? You may be eligible for a [special payment arrangement](#). Otherwise, visit your insurance [billing homepage](#).


Retrieve policy information, review coverages, file a claim, and more at [usaa.com](https://usaa.com) and the [USAA Mobile App](#).





Thank you,

USAA Casualty Insurance Company

Bill ID: 012649088-PC001

**Go Digital**  
Review and edit your online document preferences at [usaa.com](https://usaa.com).

**GO MOBILE**  
apps & more




Please do not reply to this e-mail.  
To contact USAA, visit our secure [contact page](#).

[Privacy Promise](#)

United Services Automobile Association, 9800 Fredericksburg Road, San Antonio, Texas 78288

133356-0622





**Subject:** Your account may have insufficient funds  
**From:** Bank of America <onlinebanking@ealerts.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Friday, November 8, 2024 2:53:32 PM GMT-05:00  
**Date Received:** Friday, November 8, 2024 2:53:33 PM GMT-05:00



## Your account may have insufficient funds

On November 07, 2024, you didn't have enough money in your **Ryan Main account ending in 6512** to cover your transaction(s).

Balance after transaction(s) and fees:	<b>-\$249.91</b>
Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$65.92</b>
Transaction paid?	<b>No</b>
Fee	<b>\$0.00</b>

Check your balance. If it's negative, make a deposit right

**Payment history** 100%  
● Excellent | High impact

---

**Credit card usage** 82%  
● Needs work | High impact

---

**Derogatory marks** 0  
● Excellent | High impact

---

**Credit age** 5 yrs, 8 mos  
● Fair | Medium impact

---

**Total accounts** 18  
● Fair | Low impact

---

**Hard inquiries** 1  
● Good | Low impact

Exhibit 2: 30 Day Progress of Financial Harm

Display by **Equifax** ✓

# 651

Fair



Exhibit 2: 30 Day Progress of Financial Harm



Display by **TransUnion** ✓

# 640

Fair

▼ 27 pts checked daily

May 24, 2024

741

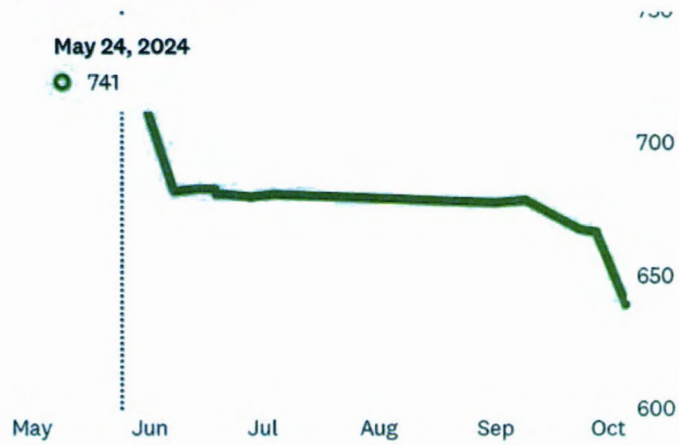


Exhibit 2 30 Day Progress of Financial Harm

## Summary


 **\$72,868** Credit cards

 **\$0** Collections

 **\$0** Student loans

 **\$122,128** Personal loans

 **\$8,025** Auto loans

 **\$366,342** Home loans

### Net Worth

**\$0**

#### TransUnion

**640**

▼ 27 pts today



Fair

#### Equifax

**651**

— No change



Fair

# 597

Needs Work

▼ 29 pts checked daily



Exhibit 2: 30 Day Progress of Financial Harm

Scores calculated using VantageScore 3.0 ⓘ



**Subject:** Your account may have insufficient funds  
**From:** Bank of America <onlinebanking@ealerts.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Monday, November 18, 2024 2:46:21 PM GMT-05:00  
**Date Received:** Monday, November 18, 2024 2:46:23 PM GMT-05:00



## Your account may have insufficient funds

On November 15, 2024, you didn't have enough money in your **Ryan Main account ending in 6512** to cover your transaction(s).

Balance after transaction(s) and fees:	<b>-\$249.91</b>
Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$2,519.17</b>
Transaction paid?	<b>No</b>
Fee	<b>\$0.00</b>

Check your balance. If it's negative, make a deposit right

**Subject:** Important Notice: Your November 2024 Statement  
**From:** American Express <AmericanExpress@welcome.americanexpress.com>  
**To:** amazon@mxt3.com  
**Date Sent:** Tuesday, November 19, 2024 4:12:29 PM GMT-05:00  
**Date Received:** Tuesday, November 19, 2024 4:12:37 PM GMT-05:00

Log in to view your statement and see these changes online



**RYAN WAGNER**  
Account Ending: 21007



Your November 2024 statement is ready

Please view your PDF Billing Statement for important notice(s) about your account.

**Statement balance:**

**\$20,793.83**

**Minimum payment due:**

**\$1,119.39**

**Payment due date:**

**Friday, December 13, 2024**

[View your statement](#)

**Subject:** Oops, did you forget your SoFi payment?  
**From:** SoFi <no-reply@o.sofi.org>  
**To:** ryan@mxt3.com  
**Date Sent:** Tuesday, November 19, 2024 4:11:59 PM GMT-05:00  
**Date Received:** Tuesday, November 19, 2024 4:11:59 PM GMT-05:00



SoFi Servicing  
2750 East Cottonwood Pkwy  
Suite 300  
Salt Lake City, UT 84121

**Email Send Date 11/19/2024**

Dear Ryan,

Account Number: PA-1278581

Thank you for being a member of the SoFi community and your continued loyalty. We wanted to reach out to let you know that we haven't received your monthly payment for your personal loan yet and it's currently 25 days past due with a payment due of \$594.03. As a reminder, your payment was due on 10/25/2024.

Your account status is sent each month to consumer reporting agencies—which means this could affect your credit score. But, good news—you can keep your loan in good standing by making your payment today.

Making a payment is as easy as clicking here:

[Make a Payment](#)

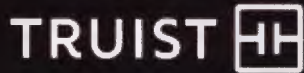
If you're unable to make a payment, log in and [review your options](#) today.

As a bonus note: Did you know based on your loan type you may be eligible to save 0.25% on your interest rate when you sign up for autopay? (Plus, it'll make it easier to ensure your monthly payments are on time.)

Questions? Concerns? We're here for you.



**Subject:** There was a problem with your recent payment  
**From:** Truist Alerts <alertnotifications@message.truist.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Tuesday, November 19, 2024 12:04:46 AM GMT-05:00  
**Date Received:** Tuesday, November 19, 2024 12:04:48 AM GMT-05:00



Client Name: **RYAN WAGNER**

## Your recent payment was returned

This is an automated message. Please do not reply directly to this email.

### There was a problem with your recent payment.

Hello RYAN,

Your most recent payment to Truist Mortgage has been rejected because Truist received a returned payment from your financial institution referenced below.

We have canceled the series and all the future-dated transactions for any of your Truist accounts which use the below bank account for payment:

Financial institution: BANK OF AMERICA, N.A.  
Reason for return: INSUFFICIENT FUNDS  
From account: External Checking \*6512  
To account: Truist Mortgage \*1385  
Return date: 11/19/2024

To set up another payment using a new external account, sign in to Truist Online Banking.

Questions about this payment? Call us at 800-634-7928 or visit [Truist.com](https://www.truist.com).

Thanks for choosing Truist.

Need additional assistance with mobile or online banking? Please visit [More > Help & support](#) while signed in to Truist Mobile or [Truist.com](https://www.truist.com) or call us at 888-228-6654. You can also make changes to your alerts preferences at any time in online banking or the app. If you found this email in your spam or junk, add [alertnotifications@message.truist.com](mailto:alertnotifications@message.truist.com) to your safe senders list.

Truist Client Commitment: Protecting your information and identity is our priority. Truist will never send unsolicited emails asking clients to provide, update or verify sensitive personal or account information, such as passwords, Social Security numbers, personal identification numbers (PINs), credit or debit card numbers, or other confidential information. If you believe your account security has been compromised or have any concerns, call us immediately at 844-4TRUIST (844-487-8478). Learn more about security at [www.truist.com/fraud-and-security](https://www.truist.com/fraud-and-security) or privacy at [www.truist.com/privacy](https://www.truist.com/privacy).

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**Subject:** Action Needed: Your account is overdrawn  
**From:** Bank of America <assist@customerassist.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Wednesday, November 20, 2024 3:33:40 PM GMT-05:00  
**Date Received:** Wednesday, November 20, 2024 3:33:44 PM GMT-05:00

**BANK OF AMERICA** 



11/20/2024

Account ending: 6512

RYAN A WAGNER, unfortunately, your checking account is overdrawn. Please deposit \$608.91 as soon as possible to bring your balance to \$0.

We understand that these things happen. If you've already made your deposit, thank you – you can ignore this reminder.

### Ways you can make a deposit

- **Online** – The quickest way to make a deposit is to use [Online Banking](#) or our [Mobile Banking app](#)<sup>1</sup> to deposit a check using the camera on your smartphone or tablet.<sup>2</sup>
- **In person** – visit a financial center or ATM near you to deposit funds. You can find one near you by visiting [bankofamerica.com/locator](https://www.bankofamerica.com/locator).
- **Mail** – send a check, money order or cashier's check to Bank of America, PO Box 105576 Atlanta, GA 30348-5576.

You may be able to check to make sure we've received your deposit by logging in to your Online Banking account at [bankofamerica.com](https://www.bankofamerica.com) or on our Mobile Banking app.

We want you to be financially successful. Learn more about understanding credit by visiting our Better Money Habits<sup>®</sup> website at [bettermoneyhabits.com](https://www.bettermoneyhabits.com), which provides tools and information to help you manage your money.

Thank you for taking care of this.

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for selected mobile devices. Message and data rates may apply.

<sup>2</sup> Mobile check deposits are subject to verification and not available for immediate withdrawal. Other restrictions apply in the Mobile Banking app.

**Subject:** [Urgent] - Update on your payment.  
**From:** Bridgecrest <alerts@bridgecrest.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Thursday, November 21, 2024 11:00:44 AM GMT-05:00  
**Date Received:** Thursday, November 21, 2024 11:00:48 AM GMT-05:00

Notice of failed payment.



## Your payment failed to be processed

Ryan,

We were unable to process your recent payment on **11/21/2024**. The payment amount of **\$359.00** has been returned by your bank. Common reasons for a returned payment include insufficient funds or a closed account.

**Failed payment amount:** \$359.00  
**Account number:** 7401

In order to prevent late fees and additional interest charges, please submit a new payment as soon as possible.

[Make a new payment](#)

**Notice:** If you're unable to make your payment, please [call us](#) so we can work together to find the best payment plan.

Visit [bridgecrest.com](https://bridgecrest.com)



This message was sent to ryan@mxt3.com.  
Please do not reply.



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7465 E Hampton Ave  
Mesa, AZ 85209

[Customer Support Center](#) | [Privacy Policy](#) | [View in Browser](#) | [Your Profile](#)



**Subject:** Your account may have insufficient funds  
**From:** Bank of America <onlinebanking@ealerts.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Thursday, November 21, 2024 3:21:30 PM GMT-05:00  
**Date Received:** Thursday, November 21, 2024 3:21:32 PM GMT-05:00



## Your account may have insufficient funds

On November 20, 2024, you didn't have enough money in your **Ryan Main account ending in 6512** to cover your transaction(s).

Balance after  
transaction(s) and fees:

**-\$249.91**

Transaction type

**ELECTRONIC  
PAYMENT**

Amount

**\$40.00**

Transaction paid?

**No**

Fee

**\$0.00**

Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$156.00</b>
Transaction paid?	<b>No</b>
Fee	<b>\$0.00</b>

Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$369.80</b>
Transaction paid?	<b>No</b>
Fee	<b>\$0.00</b>

Check your balance. If it's negative, make a deposit right away to bring it above \$0 and have enough money to cover upcoming transactions.


[View account activity](#)


### **How to avoid transactions being returned:**

- Check your accounts daily in the mobile app or Online Banking. [Get the app now](#)
- Set up automatic daily balance and transaction alerts delivered to your phone or email. [Set alerts](#)
- [Learn about overdraft services](#) or [view your Deposit Agreement](#)

**Subject:** Your USAA Insurance Bill Is Overdue  
**From:** USAA <USAA.Customer.Service@mailcenter.usaa.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Thursday, November 21, 2024 2:01:47 AM GMT-05:00  
**Date Received:** Thursday, November 21, 2024 2:01:48 AM GMT-05:00

To ensure delivery to your inbox, please add [USAA.Customer.Service@mailcenter.usaa.com](mailto:USAA.Customer.Service@mailcenter.usaa.com) to your address book.



**USAA SECURITY ZONE**  
Ryan  
Wagner  
USAA # ending in:9088

## Payment Needed for Your Overdue Bill

Dear Ryan Wagner,

Thank you for trusting us with your insurance needs. We're writing because your insurance bill dated November 8, 2024, includes an overdue amount. To keep your insurance account current, please make your payment of \$546.79 by December 5, 2024. If you've already made your payment, please disregard this notice.

### Make Your Payment Today

For your convenience, you can pay your bill on [usaa.com](https://usaa.com) using [USAA Pay Bills®](#). If you're concerned that you can't make this payment or future ones, visit our website or call us at one of the following numbers to discuss possible payment arrangements.

### Set Up Automatic Payments

You can set up automatic payments and enjoy the ease of paying your insurance bill automatically. Your payments are automatically charged to a credit or debit card, or withdrawn from a bank account, so they're always made on time.

### How to Contact Us

If you have questions, please call us at one of the following numbers:


**Phone:** 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722


As always, we appreciate the opportunity to serve you.





Thank you,

USAA Casualty Insurance Company

Bill ID: 012649088-PC001

**Go Digital**  
Review and edit your online document preferences at [usaa.com](https://usaa.com).

**GO MOBILE**  
apps & more





**Subject:** Here's your weekly account snapshot  
**From:** American Express <AmericanExpress@welcome.americanexpress.com>  
**To:** amazon@mxt3.com  
**Date Sent:** Friday, November 22, 2024 8:23:30 PM GMT-05:00  
**Date Received:** Friday, November 22, 2024 8:23:35 PM GMT-05:00

Stay up to date on your account



**RYAN WAGNER**  
Account ending: 21007



See your account at a glance

**Here's your weekly account snapshot for your Amazon Business Prime Card from American Express. Your account has a past due amount of \$459.39.**

As of Thu, Nov 21

Statement balance:

**\$20,793.83**

closing date Mon, Nov 18

Recent payments & credits:

**\$0.00**

Recent charges:

**\$0.00**

since Tue, Nov 19

Total balance:

**\$20,793.83**

Payment due:

**\$1,119.39**

due on Fri, Dec 13

[View your account](#)

### Helpful links



[About your online security](#)



[Manage your alerts](#)



[View your account online](#)

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[Privacy statement](#)

[Contact us](#)

**Subject:** Your payment has been returned  
**From:** Capital One <capitalone@notification.capitalone.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Sunday, November 24, 2024 1:28:15 PM GMT-05:00  
**Date Received:** Sunday, November 24, 2024 1:28:16 PM GMT-05:00

 [Sign in](#)



Platinum Card... 4935

## Your payment was returned.

RYAN,

We're sorry, but your bank recently returned payments made to your Platinum Card. We'd like to help by providing you some details:

11/20/24 - \$40.00 paid via Autopay returned due to Insufficient Funds.

Returned payments aren't reflected in your balance and won't be applied to any remaining minimum payment you may have.

A returned payment can be a pain. To help you deal with the situation, we'd like you to consider one or more of the following options:

1. If you have questions about a specific return, please contact the bank that returned the payment.
2. To make a payment, [visit Online Banking](#) or use the Capital One Mobile app.



**Subject:** Your statement is now available online  
**From:** Citi Diamond Preferred Card <citicards@info6.citi.com>  
**To:** RYAN WAGNER <rdc@mxt3.com>  
**Date Sent:** Sunday, November 24, 2024 8:13:21 AM GMT-05:00  
**Date Received:** Sunday, November 24, 2024 8:13:26 AM GMT-05:00

Click to check your Citi® Diamond Preferred® Mastercard® statement.

 UPDATE



 Ryan Wagner  
Cardmember since 2021  
Account ending in 8844



## View your monthly statement now

Hi, Ryan. Your Citi® Diamond Preferred® Mastercard® statement is ready, so have a look.

Remember - you're enrolled in [AutoPay](#), so your payment is already scheduled to be made from your designated payment account.

### Statement Summary

Statement Date: November 22, 2024

Statement Balance: **\$13,225.25**

Minimum Payment Due: **\$389.78**

Payment Due Date: Friday, December 20, 2024

Available Credit: **\$274**

**Subject:** Your account may have insufficient funds  
**From:** Bank of America <onlinebanking@ealerts.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Monday, November 25, 2024 2:43:29 PM GMT-05:00  
**Date Received:** Monday, November 25, 2024 2:43:30 PM GMT-05:00



## Your account may have insufficient funds

On November 22, 2024, you didn't have enough money in your **Ryan Main account ending in 6512** to cover your transaction(s).

Balance after transaction(s) and fees:	<b>-\$249.91</b>
Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$559.00</b>
Transaction paid?	<b>No</b>
Fee	<b>\$0.00</b>

Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$478.57</b>
Transaction paid?	<b>No</b>
Fee	<b>\$0.00</b>

Check your balance. If it's negative, make a deposit right away to bring it above \$0 and have enough money to cover upcoming transactions.

[View account activity](#)

#### How to avoid transactions being returned:

- Check your accounts daily in the mobile app or Online Banking. [Get the app now](#)
- Set up automatic daily balance and transaction alerts delivered to your phone or email. [Set alerts](#)
- [Learn about overdraft services](#) or view your [Deposit Agreement](#)
- Get notified if your account balance is trending toward \$0. [Turn on Balance Watch](#) in the mobile app (not available for Small Business accounts).

We'll never ask for your personal information such as SSN or ATM PIN in email messages. If you get an email that looks suspicious or you are not the intended recipient of this email, don't click on any links. Instead, forward to [abuse@bankofamerica.com](mailto:abuse@bankofamerica.com) then delete it.

Please don't reply to this automatically generated service email.

[Privacy Notice](#)

[Equal Housing Lender](#) 

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**Subject:** Action Required - Payment is due on your account  
**From:** Bridgecrest <alerts@bridgecrest.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Tuesday, November 26, 2024 11:02:11 AM GMT-05:00  
**Date Received:** Tuesday, November 26, 2024 11:02:14 AM GMT-05:00



---

## Your Bridgecrest account requires attention

Hi Ryan,

Please be advised that your Bridgecrest account is \$359.00 past due. Payment is needed for your 2017 300.

Pay your past due balance today to get back on track and avoid additional interest charges or late fees.

Thanks,  
Bridgecrest

Get Caught Up Today

**Notice:** A missed payment can negatively affect your credit score as well as add additional fees and interest to your account. It's critical that you make your vehicle payments on time, every time.

---

Visit [bridgecrest.com](https://bridgecrest.com)



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Mesa, AZ, 85209, USA



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**Subject:** [Action Required] Urgent information about your personal loan payment  
**From:** SoFi <no-reply@o.sofi.org>  
**To:** ryan@mxt3.com  
**Date Sent:** Wednesday, November 27, 2024 2:35:36 PM GMT-05:00  
**Date Received:** Wednesday, November 27, 2024 2:35:37 PM GMT-05:00



**LOG IN**

Loan: PA-1513878

Hi Ryan,

We wanted to let you know that your most recent SoFi personal loan payment in the amount of \$986.19, was returned unpaid by your financial institution due to insufficient or unavailable funds.

**What do I need to do?**

Please visit our mobile app or log in to your account by clicking the button below to verify your bank account information and schedule a replacement payment. If you need assistance or have any questions, please call us at [844.975.7634](tel:844.975.7634) and one of our representatives will be happy to help you get things back on track.

**Log In**

Sincerely,  
SoFi Servicing Team  
**855.456.7634**

**Subject:** Loan Re-amortization Notification  
**From:** SoFi <no-reply@o.sofi.org>  
**To:** ryan@mxt3.com  
**Date Sent:** Wednesday, November 27, 2024 6:07:38 AM GMT-05:00  
**Date Received:** Wednesday, November 27, 2024 6:07:40 AM GMT-05:00



[LOG IN](#)

11/27/2024

Personal Loan: PA-1513878

Hi Ryan,

We wanted to follow up with you regarding a notice you received from SoFi, letting you know that your Personal Loan lump-sum payment was returned unpaid by your bank.

**What happened?**

After receiving your payment, your loan was re-amortized; this was before we received notice from your financial institution that your payment was returned.

**What does this mean?**

This means your loan schedule and new monthly payment amount was re-calculated based on your ultimately returned lump-sum payment. The sum of your returned payment lowered your loan's principal balance, which resulted in a lower monthly payment—which means you are paying less in error.

To avoid leaving an unpaid balance due at the end of your loan's maturity, we conducted a new re-amortization to adjust your payment schedule and increase your monthly payment amount to get you back on track.



**Your new payment amount is: \$991.72**

If you have auto-pay set up for your loan, please be aware this new payment will be automatically deducted each month.

To view your account details and payment information, simply log in to your SoFi account online or directly from our mobile app.

Login

**How can I get in touch if I have questions?**

We want to be sure you fully understand your new loan schedule. If you have any questions at all, please don't hesitate to contact us using the information below.

Sincerely,  
SoFi Servicing



Email Customer  
Service



Give us a call  
855.456.SoFi (7634)



M - Th 5am - 7pm PST  
F - Su 5am - 5pm PST



This message was sent to ryan@mxt3.com in reference to Case #: 28237202

SoFi values your privacy and the security of your personal information so please do not include your social security number in any email or letter that you send to us.

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SoFi 234 1st Street San Francisco, CA 94105

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**Subject:** Your loan payment could not be processed  
**From:** LendingClub <payments@mail6.lendingclub.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Wednesday, November 27, 2024 12:20:25 PM GMT-05:00  
**Date Received:** Wednesday, November 27, 2024 12:20:26 PM GMT-05:00



## Your loan payment could not be processed

Hi Ryan,

Your loan payment of \$478.57 could not be processed due to insufficient funds in your bank account.

It is critical that you contact us immediately at **844-227-5011** to update your bank account information and reschedule this missed payment. Our business hours are Monday to Thursday 5 am - 6 pm, Friday from 5 am - 5 pm, and Saturday from 6:00 am - 2:30 pm Pacific Time.

We appreciate your business!

Thanks,  
LendingClub

**LendingClub reports all account experiences - positive and negative - to one or more of the credit reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report, as will a record**

**Subject:** Your AutoPay Payment Reminder

**From:** American Express <DoNotReplyUS@welcome.americanexpress.com>

**To:** amazon@mxt3.com

**Date Sent:** Thursday, November 28, 2024 2:13:10 PM GMT-05:00

**Date Received:** Thursday, November 28, 2024 2:13:11 PM GMT-05:00



**AMERICAN  
EXPRESS**

ACCOUNT ENDING: 21007

**Dear RYAN WAGNER, Your payment  
will be processed on Dec 3, 2024**

**A payment you scheduled through AutoPay will be debited  
from your account soon.**

**Payment Amount\*:** \$1,119.39

**Will Process on:** Tue, Dec 3, 2024

\*Your AutoPay is set to pay the Minimum Due amount. You can [make an additional payment](#) by Fri, Dec 13, 2024 to pay less interest and pay off your balance quicker.

To review or adjust your AutoPay settings, [click here](#).

**DON'T *live life* WITHOUT IT™**



**Subject:** Your credit limit has been exceeded  
**From:** American Express MyCredit Guide <noreply@mycredit-guide.americanexpress.com>  
**To:** "amazon@mxt3.com" <amazon@mxt3.com>  
**Date Sent:** Thursday, November 28, 2024 11:16:02 AM GMT-05:00  
**Date Received:** Thursday, November 28, 2024 11:16:03 AM GMT-05:00

One of your credit cards is over its limit

AMERICAN  
EXPRESS

MyCredit Guide

Card over limit

## You've exceeded your card limit

Review your credit file



LOG IN

Dear RYAN WAGNER,

Your credit file has been changed.

<b>Change:</b>	Card Over Limit
<b>Company:</b>	CAPITAL ONE
<b>Reported by:</b>	Experian

### What does this mean?

One of your credit cards is over its maximum limit. Spending more than your credit limit allows can negatively impact your FICO® Score, particularly if you allow it to carry over in to

**Subject:** BGE Payment Failed  
**From:** no-reply@bge.com  
**To:** ryan@mxt3.com  
**Date Sent:** Friday, November 29, 2024 5:43:24 AM GMT-05:00  
**Date Received:** Friday, November 29, 2024 5:43:26 AM GMT-05:00



Hello Ryan Wagner .,

Account ending in 3079297842

Your bill payment has failed.

Payment Amount: **-281.00**  
Payment Date: **2024-11-29**  
Confirmation Number: **3986806558**

To avoid late payment charges or termination, please remit payment as soon as possible. To view this payment or submit another payment online, please [sign in to your BGE online account](#).

Please note that any payment made after the indicated due date, or for less than the total amount due, may result in your service being disconnected.

If you have a question regarding this email, please contact us at [Mybillingrep@bge.com](mailto:Mybillingrep@bge.com); please include your BGE account number and your question.

Thank you for being a valued BGE customer!



[Download the BGE mobile app](#)  
to easily manage your account on the go.

This email is generated automatically. Please do not respond to this message.

Need to get in touch? [Contact Us](#)

**Subject:** Need help? Sofi Loan is more than 30 days overdue!  
**From:** SoFi <no-reply@o.sofi.org>  
**To:** ryan@mxt3.com  
**Date Sent:** Friday, November 29, 2024 4:12:03 PM GMT-05:00  
**Date Received:** Friday, November 29, 2024 4:12:05 PM GMT-05:00

Please do not reply to this message.  
This message was sent from an email address that does not accept incoming email.



SoFi Servicing  
2750 East Cottonwood Pkwy  
Suite 300  
Salt Lake City, UT 84121

**Email Send Date 11/29/2024**

Dear Ryan,

Account Number: PA-1278581

We wanted to reach out to let you know that your personal loan is now **35 days** past due. As an FYI, your account status is sent each month to consumer reporting agencies—which means this could affect your credit score.

At this point, here is a complete breakdown of how much you owe:

**Past due amount (Due immediately) - \$1,191.72**

**Next due amount (Due 12/25/2024) - \$597.69**

**Total due amount - \$1,789.41**

If you're unable to make a payment, log in and [review your options](#) today.

You are past due  
**35 days**



The good news? You can return your loan to good standing by making your payment today. It is as easy as clicking here.



**Subject:** Please read: Take action by making a payment  
**From:** SoFi <no-reply@o.sofi.org>  
**To:** ryan@mxt3.com  
**Date Sent:** Sunday, December 1, 2024 4:14:18 PM GMT-05:00  
**Date Received:** Sunday, December 1, 2024 4:14:19 PM GMT-05:00

Please do not reply to this message.  
This message was sent from an email address that does not accept incoming email.



SoFi Servicing  
2750 East Cottonwood Pkwy  
Suite 300  
Salt Lake City, UT 84121

**Email Send Date 12/01/2024**

Dear Ryan,

Account Number: PA-1513878

Thank you for being a member of the SoFi Community and your continued loyalty. We wanted to reach out to let you know that we haven't received your monthly payment for your personal loan yet, and it's currently 15 days past due with a payment due of \$986.19. To keep your loan in good standing, make your payment today.

Making a payment is as easy as clicking here:

[Make a Payment](#)

If you're unable to make a payment, log in and [review your options](#) today.

As a bonus note: Did you know based on your loan type you may be eligible to save 0.25% on your interest rate when you sign up for autopay? (Plus, it'll make it easier to ensure your monthly payments are on time.)

Questions? Concerns? We're here for you.

**A few ways to Contact SoFi**

Online/Mobile: [www.SoFi.com/Login](http://www.SoFi.com/Login)

**Subject:** Your account may have insufficient funds  
**From:** Bank of America <onlinebanking@ealerts.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Monday, December 2, 2024 3:36:55 PM GMT-05:00  
**Date Received:** Monday, December 2, 2024 3:36:57 PM GMT-05:00



## Your account may have insufficient funds

On November 29, 2024, you didn't have enough money in your **Ryan Main account ending in 6512** to cover your transaction(s).

Balance after  
transaction(s) and fees:

**-\$249.91**

Transaction type

**ELECTRONIC  
PAYMENT**

Amount

**\$369.80**

Transaction paid?

**No**

Fee

**\$0.00**

Transaction type	<b>ELECTRONIC PAYMENT</b>
Amount	<b>\$972.00</b>
Transaction paid?	<b>No</b>
Fee	<b>\$0.00</b>

Check your balance. If it's negative, make a deposit right away to bring it above \$0 and have enough money to cover upcoming transactions.

[View account activity](#)

### How to avoid transactions being returned:

- Check your accounts daily in the mobile app or Online Banking. [Get the app now](#)
- Set up automatic daily balance and transaction alerts delivered to your phone or email. [Set alerts](#)
- [Learn about overdraft services](#) or [view your Deposit Agreement](#)
- Get notified if your account balance is trending toward \$0. [Turn on Balance Watch](#) in the mobile app (not available for Small Business accounts).

We'll never ask for your personal information such as SSN or ATM PIN in email messages. If you get an email that looks suspicious or you are not the intended recipient of this email, don't click on any links. Instead, forward to [abuse@bankofamerica.com](mailto:abuse@bankofamerica.com) then delete it.

Please don't reply to this automatically generated service email.

[Privacy Notice](#)

[Equal Housing Lender](#) 

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**Subject:** Action Required - Payment is due on your account  
**From:** Bridgecrest <alerts@bridgecrest.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Tuesday, December 3, 2024 11:01:52 AM GMT-05:00  
**Date Received:** Tuesday, December 3, 2024 11:01:53 AM GMT-05:00



---

## Your Bridgecrest account requires attention

Hi Ryan,

Please be advised that your Bridgecrest account is \$359.00 past due. Payment is needed for your 2017 300.

Pay your past due balance today to get back on track and avoid additional interest charges or late fees.

Thanks,  
Bridgecrest

Get Caught Up Today

**Notice:** A missed payment can negatively affect your credit score as well as add additional fees and interest to your account. It's critical that you make your vehicle payments on time, every time.

---

Visit [bridgecrest.com](https://bridgecrest.com)

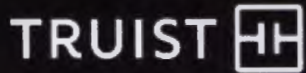


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Mesa, AZ, 85209, USA



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**Subject:** We ran into an unexpected error  
**From:** Truist Alerts <alertnotifications@message.truist.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Tuesday, December 3, 2024 4:04:18 AM GMT-05:00  
**Date Received:** Tuesday, December 3, 2024 4:04:19 AM GMT-05:00



## Your mortgage payment has not been processed.

This is an automated message. Please do not reply directly to this email.

### We ran into an unexpected error.

Hello RYAN,

We were unable to complete your requested transaction due to an error during processing. Please initiate a new transaction request.

**From account:** External Checking \*6512  
**To account:** Truist Mortgage \*1385  
**Transaction date:** 12/03/2024  
**Amount:** \$2,330.55  
**Confirmation:** 0824120304490137

We apologize for any inconvenience this may cause.

Questions about this transaction? Call us at 800-634-7928 or visit [Truist.com](https://www.truist.com).

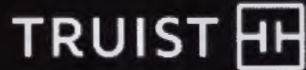
Thanks for choosing Truist.

Need additional assistance with mobile or online banking? Please visit [More > Help & support](#) while signed in to Truist Mobile or [Truist.com](https://www.truist.com) or call us at 888-228-6654. You can also make changes to your alerts preferences at any time in online banking or the app. If you found this email in your spam or junk, add [alertnotifications@message.truist.com](mailto:alertnotifications@message.truist.com) to your safe senders list.

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**Subject:** Your recurring payment series has been canceled  
**From:** Truist Alerts <alertnotifications@message.truist.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Tuesday, December 3, 2024 4:04:31 AM GMT-05:00  
**Date Received:** Tuesday, December 3, 2024 4:04:32 AM GMT-05:00



## Your mortgage payment could not be processed

This is an automated message. Please do not reply directly to this email.

### Your recurring payment series has been canceled.

Hello RYAN,

We were unable to complete your requested transaction and have canceled the recurring series. You may try to initiate a new transaction request.

Here are the details:

From account:	External Checking *6512
To account:	Truist Mortgage *1385
Transaction date:	09/03/2024
Amount:	\$2,330.55 Every Month

Questions about this transaction? Call us at 800-634-7928 or visit [Truist.com](https://www.truist.com).

Thanks for choosing Truist.

Need additional assistance with mobile or online banking? Please visit [More > Help & support](#) while signed in to Truist Mobile or [Truist.com](https://www.truist.com) or call us at 888-228-6654. You can also make changes to your alerts preferences at any time in online banking or the app. If you found this email in your spam or junk, add [alertnotifications@message.truist.com](mailto:alertnotifications@message.truist.com) to your safe senders list.

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**Subject:** A replacement payment is required  
**From:** Citi Diamond Preferred Card <citicards@info6.citi.com>  
**To:** RYAN WAGNER <rdc@mxt3.com>  
**Date Sent:** Wednesday, December 4, 2024 8:39:52 AM GMT-05:00  
**Date Received:** Wednesday, December 4, 2024 8:39:53 AM GMT-05:00

Please make a replacement payment.

## ! ACTION REQUIRED



Ryan Wagner  
Cardmember since 2021  
Account ending in 8844



## ! A payment was returned unpaid

Please make a replacement payment right away

Hi, Ryan. A recent payment of \$369.80 on your Citi® Diamond Preferred® Mastercard® account was returned unpaid by BANK OF AMERICA, NA.

### What happened and what's next?

BANK OF AMERICA, NA indicated the account doesn't have the funds needed to cover the payment. Before making a replacement payment, make sure this account has the necessary funds to cover it - a different payment account can also be used. You can quickly and easily manage your payment accounts and make a replacement payment in the [Citi Mobile® App](#) or [Citi® Online](#). The payment will be credited same-day.

Please contact BANK OF AMERICA, NA directly for any further questions or clarifications about this returned payment.

If you are enrolled in AutoPay and set to pay the Minimum Payment Due, the automatic payment may still occur if the AutoPay Payment Date has not passed.

**Subject:** Action Needed: Your account is overdrawn  
**From:** Bank of America <assist@customerassist.bankofamerica.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Wednesday, December 4, 2024 3:06:58 PM GMT-05:00  
**Date Received:** Wednesday, December 4, 2024 3:07:01 PM GMT-05:00

**BANK OF AMERICA** 



12/04/2024

Account ending: 6512

RYAN A WAGNER, unfortunately, your checking account is overdrawn. Please deposit \$249.91 as soon as possible to bring your balance to \$0.

We understand that these things happen. If you've already made your deposit, thank you – you can ignore this reminder.

### Ways you can make a deposit

- **Online** – The quickest way to make a deposit is to use [Online Banking](#) or our [Mobile Banking app](#)<sup>1</sup> to deposit a check using the camera on your smartphone or tablet.<sup>2</sup>
- **In person** – visit a financial center or ATM near you to deposit funds. You can find one near you by visiting [bankofamerica.com/locator](https://www.bankofamerica.com/locator).
- **Mail** - send a check, money order or cashier's check to Bank of America, PO Box 105576 Atlanta, GA 30348-5576.

You may be able to check to make sure we've received your deposit by logging in to your Online Banking account at [bankofamerica.com](https://www.bankofamerica.com) or on our Mobile Banking app.

We want you to be financially successful. Learn more about understanding credit by visiting our Better Money Habits<sup>®</sup> website at [bettermoneyhabits.com](https://www.bettermoneyhabits.com), which provides tools and information to help you manage your money.

Thank you for taking care of this.

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for selected mobile devices. Message and data rates may apply.

<sup>2</sup> Mobile check deposits are subject to verification and not available for immediate withdrawal. Other restrictions apply in the Mobile Banking app

**Subject:** An account has been reported as past due  
**From:** American Express MyCredit Guide <noreply@mycredit-guide.americanexpress.com>  
**To:** "amazon@mxt3.com" <amazon@mxt3.com>  
**Date Sent:** Wednesday, December 4, 2024 1:38:00 PM GMT-05:00  
**Date Received:** Wednesday, December 4, 2024 1:38:01 PM GMT-05:00

We've detected a delinquent account report. Learn how it can affect your credit score and what you can do.

AMERICAN  
EXPRESS

MyCredit Guide

Credit Alert

## A credit account has been reported as past due

Take action to help protect your FICO® Score today



LOG IN

Dear RYAN WAGNER,

Your credit file has been updated.

<b>Change:</b>	Delinquent Account
<b>Company:</b>	USAA FEDERAL SAVINGS B
<b>Reported by:</b>	Experian

### What this means:

One of your credit accounts has been reported as past due. This can lower your FICO® Score.



**Subject:** Need help? Sofi Loan is more than 30 days overdue!  
**From:** SoFi <no-reply@o.sofi.org>  
**To:** ryan@mxt3.com  
**Date Sent:** Wednesday, December 4, 2024 4:12:16 PM GMT-05:00  
**Date Received:** Wednesday, December 4, 2024 4:12:18 PM GMT-05:00

Please do not reply to this message.  
This message was sent from an email address that does not accept incoming email.



SoFi Servicing  
2750 East Cottonwood Pkwy  
Suite 300  
Salt Lake City, UT 84121

**Email Send Date 12/04/2024**

Dear Ryan,

Account Number: PA-1278581

We wanted to reach out to let you know that your personal loan is now **40** days past due. As an FYI, your account status is sent each month to consumer reporting agencies—which means this could affect your credit score.

At this point, here is a complete breakdown of how much you owe:

**Past due amount (Due immediately) - \$1,191.72**

**Next due amount (Due 12/25/2024) - \$597.69**

**Total due amount - \$1,789.41**

If you're unable to make a payment, log in and [review your options](#) today.

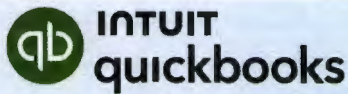
You are past due

**40 days**



The good news? You can return your loan to good standing by making your payment today. It is as easy as clicking here.

**Subject:** Take action to stop your subscription from being canceled  
**From:** Intuit QuickBooks Team <do\_not\_reply@intuit.com>  
**To:** tax@mxt3.com  
**Date Sent:** Wednesday, December 4, 2024 5:00:05 AM GMT-05:00  
**Date Received:** Wednesday, December 4, 2024 5:00:06 AM GMT-05:00



## ! Take action now

Ryan Wagner, please update your payment details today.

**Company name:** MXT3  
**Payment method:**  
AMEX ending in 1007  
**Amount due:** \$35.00  
**Billing date:** 11/16/2024  
**Cancellation date:** 12/13/2024

We'll try one more time to renew your subscription, so please update your payment info as soon as you can. If you'd prefer to use EFT as your payment method, you can make that change now.

Update now

## Account details

**Affected subscriptions:**

QuickBooks Online Simple Start



We're here to help

[Visit customer support.](#)

**INTUIT**



You have received this business communication as part of our efforts to fulfill your request or service your account.  
You will receive this and other business communications from us even if you have opted out of marketing messages.  
All dates and times are Pacific Standard Time (PST).

**Subject:** Your credit card statement is available  
**From:** Chase <no.reply.alerts@chase.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Wednesday, December 4, 2024 9:31:17 AM GMT-05:00  
**Date Received:** Wednesday, December 4, 2024 9:31:19 AM GMT-05:00



Statement ready

## Your credit card statement is available

Account	Chase Credit Card (...7130)
Due date	12/28/2024
Minimum payment due	\$967.00
Statement balance	\$29846.11

 Auto-pay enabled

You're already enrolled in automatic payments. We'll pay the amount you scheduled from your account.

Visit our [Resource Center](#) to manage your account.

[View statement](#)

Securely access your accounts with the [Chase Mobile® app](#) or [chase.com](#).

### ABOUT THIS MESSAGE

Chase Mobile® app is available for select mobile devices. Message and data rates may apply.

This service email gives you updates and information about your Chase relationship.

Chase cannot guarantee the delivery of alerts and notifications. Wireless or internet service provider outages or other circumstances could delay them. You can always check [chase.com](#) or the Chase Mobile app for the status of your accounts including your latest account balances and transaction details.

To protect your personal information, please don't reply to this message. Chase won't ask for confidential information in an email.

If you have concerns about the authenticity of this message or have questions about your account visit [chase.com/CustomerService](#) for ways to contact us.



**Subject:** Your credit limit has been exceeded  
**From:** American Express MyCredit Guide <noreply@mycredit-guide.americanexpress.com>  
**To:** "amazon@mxt3.com" <amazon@mxt3.com>  
**Date Sent:** Wednesday, December 4, 2024 1:38:01 PM GMT-05:00  
**Date Received:** Wednesday, December 4, 2024 1:38:01 PM GMT-05:00

One of your credit cards is over its limit

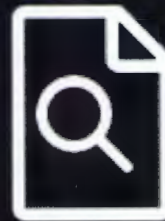
AMERICAN  
EXPRESS

MyCredit Guide

Card over limit

## You've exceeded your card limit

Review your credit file



LOG IN

Dear RYAN WAGNER,

Your credit file has been changed.

<b>Change:</b>	Card Over Limit
<b>Company:</b>	USAA FEDERAL SAVINGS B
<b>Reported by:</b>	Experian

### What does this mean?

One of your credit cards is over its maximum limit. Spending more than your credit limit allows can negatively impact your FICO® Score, particularly if you allow it to carry over in to

**Subject:** Update on your Bridgecrest account.  
**From:** Bridgecrest <alerts@bridgecrest.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Thursday, December 5, 2024 11:02:49 AM GMT-05:00  
**Date Received:** Thursday, December 5, 2024 11:02:52 AM GMT-05:00

Act now to avoid paying late fees and additional interest!



## Your account is past due

Ryan,

We noticed you still haven't made your past due payment. In order to get back on track, please make a payment today.

**Total amount past due:** \$379.00

**Account number:** 7401

Login to your account now to make your payment. Or better yet, sign up for AutoPay and never miss another payment again!

[Make a payment](#)

**Notice:** A missed payment can negatively affect your credit score so it's critical that you make your vehicle payment on time, every time.

Visit [bridgecrest.com](https://bridgecrest.com)



This message was sent to ryan@mxt3.com.  
Please do not reply.



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7465 E Hampton Ave  
Mesa, AZ 85209

[Customer Support Center](#) | [Privacy Policy](#) | [View in Browser](#) | [Your Profile](#)

Download on the  
**App Store**

**Subject:** Oops, did you forget your SoFi payment?  
**From:** SoFi <no-reply@o.sofi.org>  
**To:** ryan@mxt3.com  
**Date Sent:** Friday, December 6, 2024 4:24:52 PM GMT-05:00  
**Date Received:** Friday, December 6, 2024 4:24:53 PM GMT-05:00



SoFi Servicing  
2750 East Cottonwood Pkwy  
Suite 300  
Salt Lake City, UT 84121

**Email Send Date 12/06/2024**

Dear Ryan,

Account Number: PA-1513878

Thank you for being a member of the SoFi community and your continued loyalty. We wanted to reach out to let you know that we haven't received your monthly payment for your personal loan yet and it's currently 20 days past due with a payment due of \$986.19. As a reminder, your payment was due on 11/16/2024.

Your account status is sent each month to consumer reporting agencies—which means this could affect your credit score. But, good news—you can keep your loan in good standing by making your payment today.

Making a payment is as easy as clicking here:

[Make a Payment](#)

If you're unable to make a payment, log in and [review your options](#) today.


As a bonus note: Did you know based on your loan type you may be eligible to save 0.25% on your interest rate when you sign up for autopay? (Plus, it'll make it easier to ensure your monthly payments are on time.)


Questions? Concerns? We're here for you.



**Subject:** Update Your USAA Automatic Payment Plan  
**From:** USAA <USAA.Customer.Service@mailcenter.usaa.com>  
**To:** ryan@mx13.com  
**Date Sent:** Friday, December 6, 2024 12:33:48 AM GMT-05:00  
**Date Received:** Friday, December 6, 2024 12:33:49 AM GMT-05:00

To ensure delivery to your inbox, please add [USAA.Customer.Service@mailcenter.usaa.com](mailto:USAA.Customer.Service@mailcenter.usaa.com) to your address book.



**USAA SECURITY ZONE**  
Ryan  
Wagner  
USAA # ending in:9088

## Your Automatic Payment Plan Needs Attention

Dear Ryan Wagner,

Thank you for trusting us with your insurance needs. We encountered a problem processing your automatic payment. Your payment was declined by your financial institution. Please make your payment in the amount of \$546.79 as soon as possible.

## Ways You Can Make a Payment


You can make your payment today in one of the following ways:

**Online:** Log on to [usaa.com](https://usaa.com) (Keyword: Pay Bills)  
**Phone:** Pay by phone.  
**Mail:** USAA  
9800 Fredericksburg Road  
San Antonio, TX 78288-0436

To make sure your automatic payment plan (APP) is correct, please log in to your account, review your bank or credit card information on [usaa.com/APP](https://usaa.com/APP), and update it. If the bank or credit card information is accurate, contact your financial institution.


## How to Contact Us


If you have questions about your APP, please contact us at one of the following numbers:





 **Phone:** 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722

We appreciate your business and the opportunity to serve all your insurance needs.

Thank you,  
USAA Casualty Insurance Company

**Go Digital**  
Review and edit your online document preferences at [usaa.com](https://usaa.com).

 **GO MOBILE**  
apps & more



**Subject:** An account has been reported as past due  
**From:** American Express MyCredit Guide <noreply@mycredit-guide.americanexpress.com>  
**To:** "amazon@mxt3.com" <amazon@mxt3.com>  
**Date Sent:** Saturday, December 7, 2024 11:29:44 AM GMT-05:00  
**Date Received:** Saturday, December 7, 2024 11:29:44 AM GMT-05:00

We've detected a delinquent account report. Learn how it can affect your credit score and what you can do.

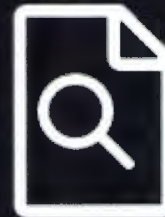
AMERICAN  
EXPRESS

MyCredit Guide

Credit Alert

## A credit account has been reported as past due

Take action to help protect your FICO® Score today



LOG IN

Dear RYAN WAGNER,

Your credit file has been updated.


<b>Change:</b>	Delinquent Account
<b>Company:</b>	TRUIST MORTGAGE
<b>Reported by:</b>	Experian

### What this means:

One of your credit accounts has been reported as past due. This can lower your FICO® Score.

**Subject:** Needs Attention: Pay Your Past Due USAA Insurance Bill  
**From:** USAA <USAA.customer.service@mailcenter.usaa.com>  
**To:** ryan@mxt3.com  
**Date Sent:** Sunday, December 8, 2024 4:35:01 AM GMT-05:00  
**Date Received:** Sunday, December 8, 2024 4:35:02 AM GMT-05:00

To ensure delivery to your inbox, please add [USAA.customer.service@mailcenter.usaa.com](mailto:USAA.customer.service@mailcenter.usaa.com) to your address book.



**USAA SECURITY ZONE**  
Ryan  
Wagner  
USAA # ending in:9088

## Make a Payment Today

Dear Ryan Wagner,

We want to remind you that your insurance payment is past due:

<b>Due date:</b>	December 5, 2024
<b>Minimum amount due:</b>	\$546.79


**Pay Bill**


Running late this month? You may be eligible for a [special payment arrangement](#). Otherwise, visit your insurance [billing homepage](#).





Retrieve policy information, review coverages, file a claim, and more at [usaa.com](https://usaa.com) and the [USAA Mobile App](#).

Thank you,  
USAA Casualty Insurance Company

Bill ID: 012649088-PC001

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apps & more




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[Privacy Promise](#)

United Services Automobile Association, 9800 Fredericksburg Road, San Antonio, Texas 78288

133356-0824



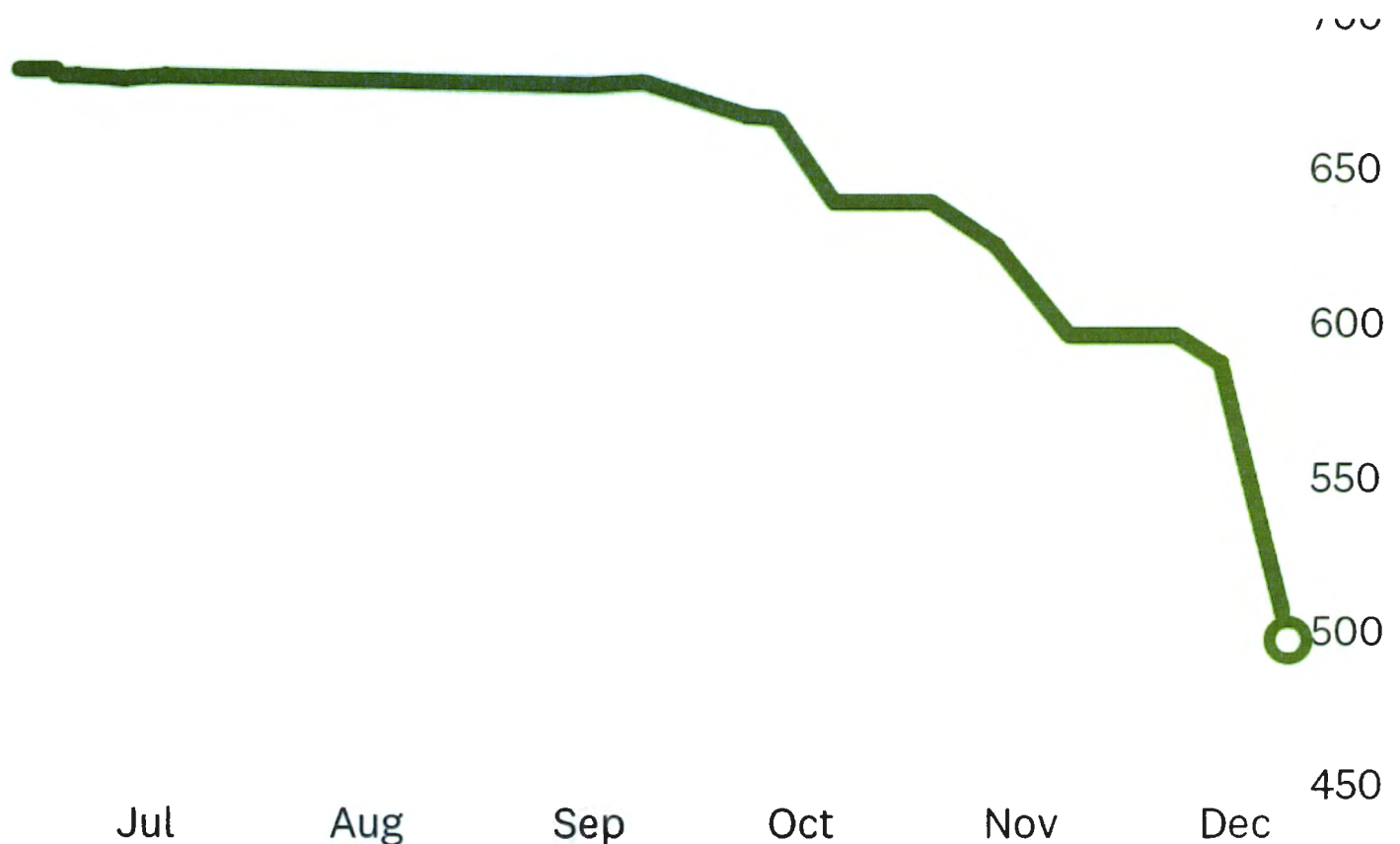


Display by **TransUnion** ✓

# 498

## Needs Work

▼ **90 pts** checked daily



Scores calculated using VantageScore 3.0 ⓘ

Display by **TransUnion** ✓

# 477

## Needs Work

▼ **21 pts** checked daily



Scores calculated using VantageScore 3.0 ⓘ